

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF RHODE ISLAND

IN RE: JULIO LORA
Debtor
MAYRA LORA
Joint Debtor

BK NO.: 1:10-bk-12722

CONSENT ORDER

By agreement and consent of Ocwen Loan Servicing, LLC
("Lender"), and the Debtors, Julio Lora and Mayra Lora, it is hereby:

ORDERED, ADJUDGED AND DECREED

1. Lender holds a second lien position mortgage (the "Mortgage") which encumbers the Debtors' property located at 404 Union Avenue, Providence, Rhode Island (the "Property").
2. The present value of the Property is less than the indebtedness owed to the first priority mortgage holder and therefore, Lender's claim (the "Claim") secured by the Mortgage is subject to modification in accordance with Sections 1322 and 1325.
3. The Claim shall be an unsecured claim, however, in accordance with Section 1325(a)(5) if this case is dismissed or converted without completion of the Plan, the Mortgage shall be retained by the Lender as a lien on the Property to the extent recognized by applicable nonbankruptcy law.

BY THE COURT THIS 9th DAY OF September 2010.



U.S. Bankruptcy Judge

AGREED TO:

OCWEN Loan Servicing, LLC

JULIO LORA

MAYRA LORA

/s/ Lynn Bouvier Kapiskas

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